

As a below named inventor, I hereby declare that:

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

the specification of which (check one)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, any foreign applicaiton for patent inventor's or plant breeder's rights certificate(s) or any PCT international application having a filing date before that of the application on which priority is claimed.

Certified Copy Attached?

_____ Yes ____ No _____ Yes ____ No

(Number) (Country) (MM/DD/YYYY)

Page 1

John W. Henderson, Jr., Reg. No. 26,907; James H. Barksdale, Jr., Reg. No. 24,091; Thomas E. Tyson, Reg. No. 28,543; Robert M. Carwell, Reg. No. 28,499; Jeffrey S. LaBaw, Reg. No. 31,633; Douglas H. Lefevre, Reg. No. 26,193; Casimer K. Salys, Reg. No. 28,900; David A. Mims, Jr., Reg. No. 32,708; Mark E. McBurney, Reg. No. 33,114; Leslie A. Van Leeuwen, Reg. No. 42,196; Christopher A. Hughes, Reg. No. 26,914; Stanley B. Green, Reg., No. 24,351; John E. Hoel, Reg. No. 26,279; Joseph C. Redmond, Jr., Reg. No. 18,753; and Marilyn S. Dawkins, Reg. No. 31,140, Cynthia S. Byrd, Reg. No. 39,365.

Send correspondence to: **Cynthia S. Byrd, International Business Machines, Intellectual Property Law, 11400 Burnet Road, Austin, Texas 78758** and direct all telephone calls to **(512) 823-5884**.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF SOLE OR FIRST INVENTOR: **MICHAEL WAYNE BROWN**

INVENTORS SIGNATURE: Michael W. Brown DATE: 12/18/2001

RESIDENCE: 529 River Down Road
Georgetown, Texas 78628

CITI ZENSHIP: USA

POST OFFICE ADDRESS: SAME AS ABOVE
City, State and Zip

FULL NAME OF SECOND INVENTOR: **RABINDRANATH DUTTA**

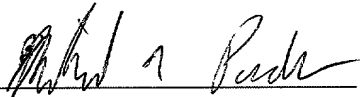
INVENTORS SIGNATURE: _____ DATE: _____

RESIDENCE: 1927 Malcolm Ave, Apt. 4
Los Angeles, CA 90025

CITIZENSHIP: INDIA

POST OFFICE ADDRESS: SAME AS ABOVE
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FULL NAME OF THIRD INVENTOR: **MICHAEL A. PAOLINI**

INVENTORS SIGNATURE:  DATE: 12-18-2001

RESIDENCE: 6407 Wallace Cove
Austin, Texas 78750

CITIZENSHIP: USA

POST OFFICE ADDRESS: SAME AS ABOVE
City, State and Zip

FULL NAME OF FOURTH INVENTOR: **NEWTON JAMES SMITH, JR.** 

INVENTORS SIGNATURE:  DATE: 12-18-2001

RESIDENCE: 11002 Bitterroot Circle
Austin, Texas 78726

CITIZENSHIP: USA

PO ST OFFICE ADDRESS: SAME AS ABOVE
City, State and Zip

**DECLARATION AND POWER OF ATTORNEY FOR
PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

CREDIT AUTHORIZATION METHOD AND APPARATUS

the specification of which (check one)

 X is attached hereto.
 was filed on
 as Application Serial No.
 and was amended on
(if applicable)

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Prior Foreign Application(s):

Priority Claimed

Certified Copy Attached?

____ Yes ____ No ____ Yes ____ No

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Docket Number:AUS920010746US1

John W. Henderson, Jr., Reg. No. 26,907; James H. Barksdale, Jr., Reg. No. 24,091; Thomas E. Tyson, Reg. No. 28,543; Robert M. Carwell, Reg. No. 28,499; Jeffrey S. LaBaw, Reg. No. 31,633; Douglas H. Lefevre, Reg. No. 26,193; Casimer K. Salys, Reg. No. 28,900; David A. Mims, Jr., Reg. No. 32,708; Mark E. McBurney, Reg. No. 33,114; Leslie A. Van Leeuwen, Reg. No. 42,196; Christopher A. Hughes, Reg. No. 26,914; Stanley B. Green, Reg., No. 24,351; John E. Hoel, Reg. No. 26,279; Joseph C. Redmond, Jr., Reg. No. 18,753; and Marilyn S. Dawkins, Reg. No. 31,140, Cynthia S. Byrd, Reg. No. 39,365.

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FULL NAME OF SOLE OR FIRST INVENTOR: MICHAEL WAYNE BROWN

INVENTORS SIGNATURE: _____ DATE:

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FULL NAME OF SECOND INVENTOR: RABINDRANATH DUTTA

INVENTORS SIGNATURE: Rabindranath Dutta DATE: Dec 20, 2001

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FULL NAME OF THIRD INVENTOR: MICHAEL A. PAOLINI

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FULL NAME OF FOURTH INVENTOR: NEWTON JAMES SMITH, JR.

INVENTORS SIGNATURE: _____ DATE:

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